

CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

Debtor: Mary A. Gibson SS# XXX-XX- 3365 Current Monthly Income \$ 1,762.04  
Joint Debtor: N/A SS# XXX-XX- Current Monthly Income \$  
Address: 8908 Carroll Rd., Biloxi, MS 39532 No. of Dependents: 3

Any Federal or State Tax Refund, including Earned Income Credit (EIC), that exceeds the exemption to which the Debtor(s) is/are entitled shall be transmitted to the Chapter 13 Trustee for application to any unsecured claims, and, if paid in full, to the base amount of the Plan.

**THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a Proof of Claim to be paid under any Plan that may be confirmed, and the treatment of all secured/priority debts must be provided for in this Plan.**

**PAYMENT AND LENGTH OF PLAN**

The Plan period shall be for a period of 60 months, not to exceed sixty (60) months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 346.00 per ( monthly / semi-monthly / weekly / bi-weekly ) to the Chapter 13 Trustee.

A payroll deduction order will be issued to the Debtor's employer @: Debtor

(B) Joint Debtor shall pay \$ N/A per ( monthly / semi-monthly / weekly / bi-weekly ) to the Chapter 13 Trustee.

A payroll deduction order will be issued to the Debtor's employer @:

N/A

**PRIORITY CREDITORS.** Filed Claims that ARE NOT disallowed and are to be paid in FULL:

IRS \$ N/A @ \$ per month State Tax Commission \$ N/A @ \$ per month  
Other \$ N/A @ \$ per month Jackson Cty \$ 215.71 @ \$ 3.6 per month  
MH Taxes

**DOMESTIC SUPPORT OBLIGATIONS (POST-PETITION) DUE TO:**

N/A

Beginning in the amount of \$ per month  
shall be paid direct through payroll deduction through the Plan

**PRE-PETITION DOMESTIC SUPPORT ARREARAGE CLAIM DUE TO:**

N/A

Arrearages in the amount of \$ shall be paid @ \$ per mo.  
through payroll deduction through the Plan

**HOME MORTGAGE(S)**

Mtg Pmts to: N/A Beginning: @ \$ / mo. ( ) Plan ( ) Direct  
Mtg Pmts to: Beginning: @ \$ / mo. ( ) Plan ( ) Direct  
Mtg Pmts to: Beginning: @ \$ / mo. ( ) Plan ( ) Direct  
Mtg Arrears to: N/A Through: \$ @ \$ per mo.  
Mtg Arrears to: Through: \$ @ \$ per mo.  
Mtg Arrears to: Through: \$ @ \$ per mo.

Debtor's Initials MAB  
Joint Debtor's Initials

**SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until the Plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Green Tree	Mobile Home	22,000.00	15,000.00	7%	17,821.20	297.02
				7%	(pay value + 7% Intrst)	
				7%		
Republic Finance	HHG-NPMSI	1000	500	7%	594	9.9
				7%	(pay value + 7% Intrst)	
				7%		
				7%		

**SPECIAL CLAIMANTS.** (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, the creditor must file a Proof of Claim in order to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to be Paid
N/A			

**SPECIAL PROVISIONS** for all payments to be paid through the Chapter 13 Plan, including, but not limited to, adequate protection payments: N/A

**UNSECURED DEBTS** totaling approximately \$ 7,324.54 are to be paid in deferred payments to Creditors that have filed claims that are not disallowed: IN FULL or 0 % (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ 1,100.00  
 Attorney Fees Previously Paid \$ 0.00  
 Attorney Fees to be Paid through the Plan \$ 0.00

Pay administrative costs and Debtor's attorney fees pursuant to Court Order and/or local rules.

Name/Address/Phone # of Vehicle Insurance Co./Agent:

Attorney for Debtor (Name/Address/Phone #/Email):

David L. Lord and Associates, P.A.

2300 24th Avenue

Gulfport, MS 39501

Telephone:

Telephone: (228) 868-5667

Fax:

Fax: (228) 868-2554

Email: lordlawfirm@bellsouth.net

DATE: 24-Aug-11

DEBTOR'S SIGNATURE:

/s/ Mary A. Gibson - Mary A. Gibson

JOINT DEBTOR'S SIGNATURE:

/s/ N/A

ATTORNEY'S SIGNATURE:

/s/ David L. Lord

Debtor's Initials MAB  
 Joint Debtor's Initials